CRIME COVERAGE ENDORSEMENT

(Endorsement 13)

In consideration of the premium paid, it is understood and agreed that this endorsement attaches to and forms part of Policy No. 310-16-03 in the name of UTAH ASSOCIATION OF COUNTIES INSURANCE MUTUAL. The effective date of this endorsement is January 1, 1995.

In consideration for the premium charged, it is hereby understood and agreed that this POLICY is extended to afford Crime Coverage in accordance with Addendum B in current use on the aforementioned date.

In consequence of the foregoing, the amount of ULTIMATE NET LOSS afforded by this POLICY is deemed to have the following maximum limits which will apply for all purposes. COVERAGE, LIMITS OF INSURANCE AND DEDUCTIBLE:

Coverage Forms Forming Part of this Policy	Limits of Insurance	Indiv. County Deductible Amount
COVERAGE FORM A	\$150,000	\$500
COVERAGE FORM B	\$150,000	\$500
COVERAGE FORM C	\$150,000	\$500
COVERAGE FORM D	\$150,000	\$500